

Information to identify the case:			
Debtor 1	Jay M. Buck		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-70188-JAD		
	Social Security number or ITIN	xxx-xx-9176	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 3/30/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jay M. Buck	
2. All other names used in the last 8 years		
3. Address	124 Pine Street Nanty Glo, PA 15943	
4. Debtor's attorney Name and address	Richard G. Allen Law Offices of Richard G. Allen P.O. Box 434 43 West Market Street Blairsville, PA 15901	Contact phone (814) 240-1013 Email: ecf@johnstownbankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/26/19

For more information, see page 2

Debtor **Jay M. Buck**

Case number **19-70188-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 21, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 8/20/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 6/10/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 9/26/19 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/21/19 at 09:00 AM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jay M. Buck
 Debtor

Case No. 19-70188-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db +Jay M. Buck, 124 Pine Street, Nanty Glo, PA 15943-1509
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15023897 Cambria Co Drs, 498 Manor Drive, Ebensburg, PA 15931
 15023902 +First Energy, 101 Crawford's Corner Road, Building #1 Ste. 1-511, Holmdel, NJ 07733-1976
 15039516 Home Depot Credit Services, P.O. Box 790340, Louisville, KY 40290-1010
 15023903 +KML Law Group, P.C., Suite 5000, BNY Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1541
 15039517 Lamont, Hanley & Assoc., Inc., P.O. Box 179, Manchester, NH 03105-0179
 15039518 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 15039519 +Neugeberger & Swope, P.C., P.O. Box 270, 219 S. Center Street, Ebensburg, PA 15931-1907
 15039521 Pressler and Pressler LP, 7 Entin Road, Parsippany, NJ 07054-5020
 15023906 +Randi J. Silverman, Esq., Silverman Tokarsky & Forman, 227 Franklin Street, Suite 410,
 Johnstown, PA 15901-1916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecf@johnstownbankruptcy.com Apr 27 2019 02:24:01 Richard G. Allen,
 Law Offices of Richard G. Allen, P.O. Box 434, 43 West Market Street,
 Blairsville, PA 15901

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2019 02:24:41 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Apr 27 2019 02:24:47
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Apr 27 2019 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15023896 +EDI: GMACFS.COM Apr 27 2019 06:08:00 Ally Financial, Attn: Bankruptcy Dept,
 P.O. Box 380901, Bloomington, MN 55438-0901

15023898 +E-mail/Text: bankruptcy@credencerm.com Apr 27 2019 02:25:07 Credence Resource Management,
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940

15023899 EDI: DISCOVER.COM Apr 27 2019 06:08:00 Discover Financial, Attn: Bankruptcy Department,
 P.O. Box 15316, Wilmington, DE 19850

15028484 EDI: DISCOVER.COM Apr 27 2019 06:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

15023900 +EDI: DCI.COM Apr 27 2019 06:08:00 Diversified Consultants, Inc., Attn: Bankruptcy,
 P.O. Box 551268, Jacksonville, FL 32255-1268

15023901 E-mail/Text: bankruptcynotice@fcbanking.com Apr 27 2019 02:24:13 First Commonwealth Bank,
 Attn: Bankruptcy, P.O. Box 400, Indiana, PA 15701

15023904 E-mail/Text: camanagement@mtb.com Apr 27 2019 02:24:22 M & T Bank, Attn: Bankruptcy,
 P.O. Box 844, Buffalo, NY 14240

15027545 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2019 02:24:41
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

15023905 +EDI: PRA.COM Apr 27 2019 06:08:00 Portfolio Recovery, P.O. Box 41021,
 Norfolk, VA 23541-1021

15039522 +E-mail/PDF: clerical@simmassociates.com Apr 27 2019 02:26:17 SIMM Associates Inc.,
 800 Pencader Drive, Newark, DE 19702-3354

15024645 +EDI: RMSC.COM Apr 27 2019 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15023907 +EDI: VERIZONCOMB.COM Apr 27 2019 06:08:00 Verizon Wireless,
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
 Weldon Spring, MO 63304-2225

15039523 E-mail/Text: BKRMailOps@weltman.com Apr 27 2019 02:24:51 Weltman Weinberg & Reis,
 323 W. Lakeside Ave., Ste 200, Cleveland, OH 44113-1009

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing LLC
 15039520* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: lfin
Form ID: 309I

Page 2 of 2
Total Noticed: 29

Date Rcvd: Apr 26, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Jay M. Buck ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4